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Massachusetts Office On Disability

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Financial Programs/ Technical Assistance for Local Governments and Funding Sources for Home Modifications

Massachusetts Office on Disability
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Web: www.mass.gov/mod

Revised: January, 2003

INTRODUCTION

This pamphlet was prepared by the Massachusetts Office on Disability (MOD). Since 1981, goals of the Office have included:

- **The elimination of discrimination against persons with disabilities;**
- **An increased awareness of the rights of persons with disabilities;**
- **The goal of a barrier free environment. The improvement of the State's services delivery system for persons with disabilities;**
- **The creation of fully integrated and accessible education, housing, transportation and employment in the public and private sectors.**

This guide is provided to assist both municipalities interested in applying for federal and state funding programs to help meet Americans with Disabilities Act (ADA) compliance goals in their respective communities and people with disabilities interested in finding funding for home modifications.

NOTE: Funding resources change frequently. This pamphlet reflects information as of January 1, 2003. For more information, please contact the Massachusetts Office on Disability at:
(617) 727-7440 (Voice/TTY)
(800) 322-2020 (Voice/TTY)
Web: www.mass.gov/mod

This document is available in alternative format upon request.

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COMMUNITY/ECONOMIC DEVELOPMENT

STATE CONSTRUCTION FUNDS FOR PUBLIC LIBRARIES

Since its inception in fiscal year 1990, the Massachusetts Public Library Construction Program has provided funding to approximately 150 communities for the construction of new public library buildings, additions, renovations, and projects to provide access for persons with disabilities. There is currently a waiting list for 41 libraries that are pending.

Eligibility: Libraries must be certified by the Board of Library Commissioners as meeting minimum state standards for public library service. They must have a long-range plan on file with that Board. Municipal officials should note that any project funded under the program must meet the twenty-year (20) needs of the applicant municipality. Submitted proposals must be based upon a library building program written by the applicant library prior to retaining architectural services.

Likely consideration is given to public libraries undergoing full renovation. Project funding is based on its eligible costs, which can include purchase of land that is not already owned by the community, consulting, architectural and engineering fees, actual construction costs and fixed equipment. Landscaping, parking lots and furnishing costs are not included in this program. Payment of state monies can be initiated upon the award of a contract for construction.

For application information, contact the Commonwealth of Massachusetts Board of Library Commissioners at:
(617) 267-9400 (Voice)
(800) 952-7403 (Voice)
Web: www.mlin.lib.ma.us

COMMUNITY DEVELOPMENT BLOCK GRANTS (CDBG)

Commonly referred to as CDBG's, these grants are derived from federal monies and typically used for specific community projects including neighborhood revitalization, renovation, economic development and improvement in the efficiency of delivering municipal services.

These grants are geared to projects benefiting people with low and moderate-income levels. National objectives include assisting people with disabilities through the removal of architectural barriers and activities to help communities come into compliance with the goals of the Americans with Disabilities Act (ADA). Municipal officials should note that there are two key differences in how CDBG monies are disbursed:

Entitlement Community: The CDBG program considers cities and towns with a population **over 50,000** to be entitlement communities. Each entitlement grant is determined by a statutory formula using various objective measures of community need; including housing overcrowding, poverty level, population, age of housing, etc. **Entitlement communities** must hold public hearings prior to making funding decisions.

Non-Entitlement Community: Administered by the Department of Housing and Community Development, cities and towns with a population of **less than 50,000** are considered to be non-entitlement communities. As such, CDBG monies are procured through the Massachusetts programs described on the following pages.

MASSACHUSETTS COMMUNITY CAPITAL FUND (non-entitlement)

The Massachusetts Community Capital Fund (MCCF), a component of the Mass. CDBG Program, provides flexible debt financing to private businesses located in non-entitlement communities. Applications for MCCF must be submitted by a municipality on behalf of a business.

MCCF helps businesses providing strong employment opportunities for low and moderate-income residents. Usually. MCCF fills financing gaps in projects, which would not otherwise be able to move forward, and is always used in conjunction with other public and private resources. MCCF can fund only up to one-third (1/3) of the total project cost. MCCF negotiates loan rates and terms based on the needs of each borrower.

For further information on qualifying, contact the Department of Housing and Community Development, Bureau of Neighborhood Services and Economic Opportunity at (617) 727-7001 (Voice).
Web: www.mass.gov/dhcd

READY RESOURCE FUND
Rolling Application Process (non-entitlement)

Funded through the federal CDBG (Community Development Block Grant) monies, this program services communities to address economic development activities with a $400,000-$500,000 limit placed per grant.

For further information on qualifying, contact the Department of Housing and Community Development, Division of Municipal Development at (617) 727-7001 (Voice).
Web: www.mass.gov/dhcd

MUNICIPAL INCENTIVE GRANTS

This state funded grant supports initiatives within municipal and regional entities for management capacity and/or development of unique and workable approaches to improve service delivery. Experimenting in this area through information sharing and idea exchange are key components of this program.

Eligibility: Any city, town, regional planning agency or county in the Commonwealth is eligible to apply for a grant. There are no grants available to private individuals.

For further information, contact the Department of Housing and Community Development, Division of Community Services at (617) 727-7001 (Voice).
Web: www.mass.gov/dhcd

SECTION 108 LOAN GUARANTEE PROGRAM (non-entitlement)

This federally funded, state guaranteed program aims to support smaller communities of the Commonwealth.

The Massachusetts CDBG program will accept requests from cities and towns for loan guarantees for local economic development projects. Loans will come from HUD at lower interest rates, but the loan will be guaranteed from the Commonwealth's annual CDBG appropriation.

For further information, contact the Department of Housing and Community Development, Division of Community Services at (617) 727-7001 (Voice).
Web: www.mass.gov/dhcd

HOUSING-RENTAL CONSTRUCTION/REHAB

HOUSING DEVELOPMENT SUPPORT PROGRAM COMPETITIVE PROCESS (non-entitlement)

The Housing Development Support Program (HDSP), a component of the Massachusetts Community Block Grant Program (CDBG), is designed to assist project-specific affordable housing incentives with emphasis on creation, preservation or improvement of small-scale public and private projects which may not be cost-effective under other development assistance programs or with conventional financing. As with any Community Development Block Program, this project must benefit low to moderate-income persons, and can be used to assist those with special needs.

For further information, contact, the Department of Housing and Community Development at (617) 727-7765 (Voice).
Web: www.mass.gov/dhcd

LOW INCOME HOUSING TAX CREDITS

This federal tax credit program, part of the Tax Reform Act of 1986, awards federal tax credits to investors in low-income housing projects.
This program is targeted towards land developers, rather than individual persons seeking tax credits.

To Qualify: At least 20% of the units must be made available to persons with incomes that are 50% or less than the area median gross income or at least 40% of the units must be made available for persons with incomes 60% or less than the area median income. **The project must be retained as low income housing for 30 years.** This program's eligibility includes for profit as well as nonprofit developers.

For further information, contact the Division of Private Housing Programs at (617) 727-7824 (Voice).
Web: www.mass.gov/dhcd

HOUSING INNOVATIONS FUND (HIF)

HIF is an affordable housing program designed to help finance the development of housing opportunities for low and very low-income individuals and families. Development of these projects take the form of single room occupancy, limited equity cooperatives, and housing for persons with special needs.

Conditions: This state loan program involves long term investment in housing with a deferred payment capital loan. The loan has a 30-year repayment period, as long as the property remains affordable to persons with low income and certain other conditions. **(Nonprofit entities are only eligible to apply).**

For further information, contact the Department of Housing and Community Development at (617) 727-7824 (Voice).
Web: www.mass.gov/dhcd

TRANSPORTATION FUNDING PROGRAMS

MOBILITY ASSISTANCE PROGRAM COMPETITIVE PROCESS

Created in 1975, this program is designed to improve transportation for disabled and elderly populations by assisting these provider organizations in purchasing specialized vehicles, and related communications equipment. This assistance program is comprised of two forms of funding.

Federal Transit Act (Section 16-B2): Approximately $1.4 million is given to private nonprofit agencies that are transportation providers for the purchase of transportation equipment. 80% of the costs are funded for equipment such as mini-buses, vans, two-way radios and computer equipment for scheduling transportation.

State Funded Projects: About $1 million from state bond issues is used to fund purchases by public agencies (i.e. municipalities, town Council on Aging, state agencies) for improving transportation services.

For further information on this program, contact the Executive Office of Transportation and Construction at:
(617) 973-7000 (Voice)
(617) 973-7306 (TTY)
Web: www.mass.gov/eotc

REGIONAL TRANSIT ASSISTANCE PROGRAM

Funds are used to maintain and improve basic transit service delivery, and to support Regional Transit Authority (RTA) activities to provide for handicapped accessibility. Municipalities, through their respective membership in a Regional Transit Authority, may apply for state contract assistance and may also be eligible for other federal assistance.

ACCESSIBILITY IMPROVEMENT PROGRAM

This program was implemented in 1985 to fund handicapped accessibility improvement projects, including dial-a-ride programs, review of accessible technologies, and to develop a pass system for disabled residents. Municipalities are eligible to apply for grants through their membership in an RTA. Grants are awarded to RTA projects that expand those of the Mobility Assistance Program (see previous page).

For information on the two above transit assistance programs, contact the Executive Office of Transportation and Construction at:
(617) 973-7000 (Voice)
(617) 973-7306 (TTY)
Web: www.mass.gov/eotc

STATE GRANT PROGRAMS

OPEN SPACE AND RECREATION OUTLINE (ADMINISTERED BY THE EXECUTIVE OFFICE OF ENVIRONMENTAL AFFAIRS, DIVISION OF CONSERVATION SERVICES)

The Division of Conservation Services (DCS) provides grant assistance to cities and towns for the acquisition of conservation land, parkland, and the development or renovation or public outdoor recreation facilities. All properties that receive grant assistance must be accessible to people with disabilities. Communities are eligible to apply for DCS grant assistance after they have completed a Municipal Open Space and Recreation Plan. The planning requirements include reporting on the degree to which the community's conservation and recreation sites and programs are accessible to all.

For information on the Division of Conservation Services, the grant programs, or Open Space and Recreation Plan requirements, contact them at:

The Executive Office of Environmental Affairs
Division of Conservation Services
251 Causeway Street, Suite 900
Boston, MA 02202
(617) 626-1011 (Voice)
Web: www.mass.gov/envir

SCHOOL BUILDING ASSISTANCE ACT

Department of Education
350 Main Street
Malden, Massachusetts 02148-5023
(781) 338-6520 (Voice)
(800) 439-0183 (TTY)
Web: **http://finance1.doe.mass.edu**

The School Building Assistance Act is designed to help communities undertake important school building projects by having the state assume a significant portion of all costs associated with the construction of new buildings and the renovation of (or major additions to) existing buildings.

The authorizing legislation, school construction regulations, application materials and other important information can be assessed through the Department of Education (DOE) web site listed above.

There are two types of projects are authorized under the SBA program.

Capital Projects: Project applications for new public schools, additions and renovations to schools and renovations of existing schools may be submitted to the SBA office following deadlines and procedures noted in the application process. These projects are reviewed and prioritized based on categories outlined in Law and, if accepted, are included on the SBA Priority List for funding approval pending legislative authorization.

Major Repair: Project applications may be filed to replace or reconstruct a roof, to repair or improve a heating system, to eliminate a structural safety hazard, to make a building accessible to the physically handicapped or make a building more energy efficient.

All projects must be filed and approved by the DOE before construction starts. Funding is subject to the annual authorization for new project approval through the budget process.

MASSACHUSETTS PRESERVATION PROJECTS FUND (MPPF)
Massachusetts Historical Society

The MPPF is a state-funded 50% matching grant program established to support the preservation of properties, landscapes and sites (cultural resources) listed or eligible for listing in the State Register of Historic Places. **Applicants must be a municipality or non-profit organization.**

Eligible Activities:

-Predevelopment Projects: requests may be submitted to conduct studies necessary to enable future development or protection of a State Register property, such as feasibility studies involving the preparation of plans, historic structures reports, and certain archeological investigations.

-Development Projects: requests may be submitted for construction activities including stabilization, protection, rehabilitation, and restoration. Grant funding can be used to cover cost of material and labor necessary to ensure the preservation, safety and accessibility of historic cultural resources. Development of universal access is allowable as part of a larger project.

-**Acquisition Projects**: requests may be submitted to acquire State Register properties that are imminently threatened with inappropriate alteration or destruction.

Amount of Request:
Requests for pre-development projects can range from $5,000 to $30,000; requests for development or acquisition projects may range from $7,500 to $100,000. Work completed prior to grant award is ineligible for funding consideration.

Selection Criteria:
* Level of historical significance of the property
* Potential for loss or destruction of the property
* Administrative and financial management capabilities of the applicant
* Demonstrated financial need
* Extent of public support and benefit from users, professionals, and community leaders
* Consistency with state and local preservation and community revitalization plans
* Use of traditional materials and building techniques
* Geographic distribution and first-time grant for community/project

For more information about the Massachusetts Preservation Projects Fund, please contact the Massachusetts Historical Society at:
Massachusetts Historical Society
Massachusetts Archives Building
220 Morrissey Boulevard
Boston, MA 02125-3314
(617) 727-8470 (Voice)
(800) 392-6090 (TTY)
Email: Cara.Metz@sec.state.ma.us
Web: www.state.ma.us/sec/mhc/mhcmppf/mppfidx.htm

STATE EXECUTIVE OFFICE OF ENVIRONMENTAL AFFAIRS/DIVISION OF CONSERVATION SERVICES GRANT PROGRAMS

TECHNICAL ASSISTANCE FOR COMMUNITIES

Often times local governments, in attempting to procure funding for Americans with Disabilities Act (ADA) compliance, need technical assistance in applying for federal and state grant programs. To meet this need, the Department of Housing and Community Development offers a variety of programs for municipal officials involved in every facet of local government operations. Please visit their website at:
Web: http://www.mass.gov/envir

TECHNICAL ASSISTANCE ON BIDDING

This state funded program is designed for contractors, local housing officials, and municipalities in complying with requirements established by the state's bidding laws for procurement of services to be rendered and in the contracting process for construction projects. Public bid workshops are offered and workbooks that outline the process are provided.

For further information, contact the Department of Housing and Community Development at (617) 727-7078 x 303 (Voice).
Web: www.mass.gov/dhcd

GRANT PROGRAMS FOR NONPROFIT CULTURAL ORGANIZATIONS

ADA MINI-GRANT PROGRAM

This program is designed to help nonprofit cultural organizations in becoming proactive in efforts to improve their accessibility. Developed through a joint effort between the Massachusetts Cultural Council and VSA Massachusetts, money is distributed to local organizations for a wide range of accessibility projects.

For further information contact VSA Massachusetts at:
(617) 350-7713 (Voice)
(617) 350-6836 (TTY)
Web: www.vsamass.org

NONPROFIT FINANCE FUND (NFF)

NFF was introduced in Massachusetts in 1995. NFF serves the financial needs of nonprofit organizations nationwide. NFF provides financial services -chiefly loans- and advisory services to help organizations meet their long-term strategic goals. As a leading financial institution, NFF invests its money and expertise to help these organizations fulfill their mission while maintaining financial health.

NFF makes loans for facilities projects, such as new construction, leasehold improvements and relocation, and for other growth-related needs, such as working capital. NFF also provides workshops and one-on-one consultations to help an organization plan and evaluate its projects.

For Further information, contact Lynne Johnson at:
617-423-1892 (Voice)
Email: lynne.johnson@nffusa.org
Web: www.nonprofitfinancefund.org

FUNDING SOURCES FOR HOME MODIFICATIONS

Modifying a home so that a person with a disability may live alone or with his or her family can be a costly proposition. This section is intended to provide information on grants, loans and tax deductions. Some of the funding and loan sources also provide design and cost estimating services.

HOME MODIFICATION LOAN PROGRAM FOR INDIVIDUALS WITH DISABILITIES (HMLP)

Low interest and no interest loans of $1,000 to $25,000 for modification to the primary residence of individuals with disabilities (adults, elders or children) to allow people to live more independently in the community. The modifications to the residences must be necessary to allow the beneficiary to remain in the home and specifically relate to the functional limitations caused by the disability. Income requirements are based on the total household gross income of the homemaker. Intake, eligibility determinations and loan processing conducted by the 6 regional providers listed below.

For more information contact MRC's Independent Living Division at:
(617) 204-3637 (Voice)
Web: www.mass.gov/mrc

WESTERN MA
Pioneer Valley Planning Commission
413-781-6045 (Voice)
413-781-7168 (TTY)

CENTRAL MA
Rural Housing Improvement, Inc.
978-297-5300 x 259 (Voice)
978-297-3176 (TTY)

NORTHEAST/NORTH SHORE MA
Community Teamwork, Inc.
978-459-0551 x 290 or 237 (Voice)
978-686-9334 (TTY)

SOUTHEAST/SOUTH SHORE MA/CAPE & ISLANDS
So. Shore Housing Development Corporations
781-422-4250 (Voice/TTY)

GREATER BOSTON AREA
Metropolitan Boston Housing Partnership
617-425-6693 (Voice/TTY)

METROWEST AREA
South Middlesex Opportunity Council Inc.
508-620-2682 (Voice)
(800) 742-7662 (TTY)

Eligibility:
* Any homeowner, who has a disability, has a household member who has a disability or rents to an individual with a disability.
* The unit requiring modifications must be the primary, principal residence of the individual with the disability.
* The modifications to be made to the residence must be necessary to allow the beneficiary to remain in home and must specifically relate to the functional limitation caused by disability.

MASSACHUSETTS REHABILITATION COMMISSION (MRC)

Description:
Funding of $4,000 - $6,500 (waivers for higher amounts are possible) for persons with disabilities who are employed and seeking to maintain employment or have potential to benefit from employment. Homemaking is included as a vocation or vocational goal.

Eligibility:
* At an age to consider employment (about 16) and up (no upper age limit)
* MRC Client

For more information call the local MRC office in your area (there are 29 in all, check phone book) or to find the closest area office contact the Central Office at:

27-43 Wormwood Street
Boston, MA 02110
(617) 204-3600 (Voice/TTY)
(800) 245-6543 (Voice/TTY)
Web: www.mass.gov/mrc

MASSACHUSETTS COMMISSION FOR THE BLIND (MCB)

Description:
Funding of up to $8,000 (waivers for higher amounts are possible) for MCB clients who have an independent living goal.

Eligibility:
* All ages
* Blindness plus secondary disability (in accordance with Title "B" Part 7)

For more information, contact MCB at:

88 Kingston Street
Boston, MA 02111
Director of Independent Living
(617) 727-5550 (Voice)
(800) 392-6450 (Voice)
(800) 392-6556 (TTY)
Web: www.mass.gov/mcb

INDEPENDENT LIVING CENTERS

Funding of home modifications up to $1,000 to individuals with a goal of independent living is available through some independent living centers. Priority is given to persons at risk of institutionalization, persons in institutions who are seeking community living options. Income qualification conducted by the Mass Rehab Commission. There is a waiting list for these services. Individuals who are blind should contact Mass. Commission for the Blind.

The following is a list of Centers. For more information contact MRC's Independent Living Division at:
(617) 204-3851 (Voice)
(617) 204-2815 (TTY)
(800) 245-6543 (Voice/TTY)

Berkshire County
AD LIB
Pittsfield (413) 442-7047 (Voice/TTY)
(413) 442-7158 (TTY)
(800) 232-7047 (Voice/TTY)
North Adams (413) 662-2650 (Voice/TTY)
Email: Adlib@vgernet.net

Greater Boston
Boston Center for Independent Living (BCIL)
Boston (617) 338-6665 (Voice)
(617) 338-6662 (TTY)
Email: Bostoncil@hotmail.com

Vivienne S. Thomson Independent Living Center
Jamaica Plain (617) 522-9840 (Voice/TTY)
Email: mdacs@aol.com

Worcester County
Center for Living and Working (CLW)
Worcester (508) 363-1226 (Voice/TTY)
Milford (508) 473-2271 (Voice/TTY)
Fitchburg (978) 345-1568 (Voice/TTY)
Email: centerlw@ix.netcom.com

Cape Cod and Islands
Cape Organization for Rights of the Disabled (CORD)
Hyannis (508) 775-8300 (Voice/TTY)
(800) 541-0282 (Voice/TTY)
Email: cordwin@capecod.net

South Shore/Southeast
Independence Associates (IA)
Taunton (508) 880-5325 (Voice/TTY)
(800) 649-5568 (Voice/TTY)

North Shore/Cape Ann
Independent Living Center of the North Shore and Cape
Ann Inc. (ILCNSCA)
Salem (978) 741-0077 (Voice/TTY)
Email: ilcnsca@aol.com

MetroWest Area
MetroWest Center for Independent Living (MWCIL)
Framingham (508) 875-7853 (Voice/TTY)
Email: pspooner@mwcil.org

Northeast Region
Northeast Independent Living Program (NILP)
Lawrence (978) 687-4288 (Voice/TTY)
(800) 845-6457 (Voice/TTY)
Amesbury (978) 388-0677 (Voice/TTY)
Email: ccarr@aol.com

Fall River/New Bedford
Southeast Center for Independent Living (SCIL)
Fall River (508) 679-9210 (Voice)
(508) 677-2377 (TTY)
Email: scil@cus.net

Hampshire, Hampden, Franklin County
STAVROS Inc.
Amherst (413) 256-0473 (Voice/TTY)
(800) 442-1185 (Voice/TTY)
Greenfield (413) 774-3001 (Voice)
(413) 772-2556 (TTY)
Springfield (413) 781-5555 (Voice/TTY)
Email: jimk@stavros.org

VETERANS ADMINISTRATION

Description:
The Specially Adapted Housing Program allows veterans with a service related disability to receive a grant of not more than 50% of the cost of a specially adapted housing unit up to a maximum of $48,000. The funds may be used to build, buy or modify a home.

The Special Housing Adaptation Program is for veterans with a less severe service related disability. Grants of up to $9250 are available for the cost to adapt a house or for the market value of adapted features in a house when it was purchased.

Please see Veterans Administration Pamphlet 26-69-1 for all of the information. Loans are also available to build, buy or modify a home.

Eligibility:
* Veteran with service related disability
* Homeowner

For more information about the Specially Adapted Housing Program, contact the Veterans Administration at:

J.F.K. Building
Boston, MA 02203
(800) 827-1000 (Voice)
(800) 829-4833 (TTY)
Web: http://www.va.gov
or
The Veterans Officer at your City/Town Hall

TAX DEDUCTIONS - INTERNAL REVENUE SERVICE

IRS
J.F.K. Building
Boston, MA 02203
(800) 829-3676 (Voice)
Web: http://www.irs.gov

Some or all the medical expenses you pay for special equipment installed in your home, if the main purpose is medical care for you, your spouse or a dependent, may be included in your itemized deductions on your income tax return. See IRS *Publication 502: Medical and Dental Expenses* for more information.

For information about the tax laws of particular interest to people with disabilities on topics like:
* Income
* Itemized deductions
* Tax credits
* Household employees, and Business tax incentives see *Publication 907 Tax Highlights for Persons with Disabilities.*

Get IRS forms, publications, and information on the web at the above link.
* To ask tax questions call (800) 829-1040 (Voice).
* To order forms, instructions and publications call (800) 829-3676 (Voice).
* If using a TTY, call (800) 829-4059 for any questions or publications.
* or contact:
Internal Revenue Service (IRS)
111 Constitution Ave., NW
Washington, DC 20224
(800) 829-1040 (Voice)
(800) 829-4059 (TTY)

CONSUMER ORGANIZATIONS

Description:
Some of the following organizations have **very** limited funding and others may help find volunteer labor or materials.

Eligibility:
* Any severe disability

UNITED CEREBRAL PALSY

Web: www.ucp.org

Berkshires
Pittsfield (413) 442-1562 (Voice/TTY)

Boston/Southeast/Cape
Watertown (617) 926-5480 (Voice)
(617) 926-8051 (TTY)
Toll Free: (866) 475-2827 (Voice/TTY)
Email: ucpbost@aol.com

North Shore
Lynn (781) 593-2727 (Voice)
Email: ucpans@aol.com

CP OF MASSACHUSETTS (a non-profit organization)
Quincy (617) 479-7577 (Voice)
(617) 479-8401 (TTY)

STATEWIDE HEAD INJURY PROGRAM (SHIP)

Description:
The Statewide Head Injury Program (SHIP) can assist individuals in obtaining adaptive devices for personal use; creating modifications in their work environment; and completing home modifications. SHIP will work with the consumer to locate the appropriate resources to meet his or her needs. In some cases, SHIP is able to share the cost with eligible consumers when other funding is not available. Call SHIP to discuss the application process for services and answer any questions you may have.

Eligibility:
* Resident of Massachusetts
* Sustained an externally caused traumatic brain injury

For more information, please contact SHIP at:

Statewide Head Injury Program
Massachusetts Rehabilitation Commission
Debra S. Kamen – Director
Fort Point Place, Suite 600
27 Wormwood Street
Boston, MA 02210
(617) 204-3852 (Voice)
(617) 204-3817 (TTY)
(800) 245-6543 (Voice/TTY)
Web: www.mass.gov/mrc/ship
Email: shipu@state.ma.us

CARROL CENTER FOR THE BLIND

Description:
Home inspection, simple carpentry for easier access.

Eligibility:
* Limited areas
* Not legally blind

For more information, contact the Carroll Center for the Blind at:
Project Safe Home
770 Center Street
Newton, MA 02158
(617) 969-6200 (Voice)
(800) 852-3131 (Voice)

HABITAT FOR HUMANITY

Description
* Home repair programs exist at some of the regional offices. To get the local chapter of Habitat For Humanity nearest you please call the Habitat Northeast Regional Support Center at **1-800-434-5463 (Voice)**.
* Builds and rehabilitates homes with the help of the homeowners.

Eligibility:
* Income guidelines

For more information about home repair program, contact the Habitat for Humanity at:

Home Repair Program
Terri Wooden
U.S. Affiliates
(800) 422-4828 x. 2574 (Voice)

CIVIC AND RELIGIOUS ORGANIZATIONS

One of the best sources of assistance for home modifications is local chapters of civic and religious organizations. The organization may donate labor, materials or both. Look in your phone book under the name of the organization or in the yellow pages under social and human services.

The following is a partial list:

Bnai B'rith
Elks
Knights of Columbus*
Odd Fellows
4-H Clubs
Shriners
Lions Club
Rotary Club
Masons Grand Lodge Knights of Pythiasis
Hadassah
Fraternities/Sororities
Religious Organizations
Vocational Education Schools

*Particularly interested in children with disabilities

OTHER RESOURCES

ASSISTIVE TECHNOLOGY LOAN PROGRAM

Description:
The purpose of the Assistive Technology Loan is to enable disabled citizens to finance the purchase of equipment or devices necessary to improve their ability to live and/or work in their community.

Eligibility:
* Clinical documentation supporting the need for the assistive device(s). A clinical contact name and phone number must be provided on the documentation. The documentation must include your physician or a licensed physical therapist, occupational therapist, or speech language pathologist. ATEC is available to provide evaluation and documentation, if needed.
* A vendor's quotation identifying the cost of the needed device(s).
* The applicant's full name, address, phone number, social security number, and date of birth.

For information about the Assistive Technology Loan Program, please contact Peggy Della in ATEC at:

Spaulding Rehabilitation Hospital
Peggy Della, ATEC
125 Nashua Street
Boston, MA 02114
(617) 573-2927 (Voice)

YOUR LANDLORD

Massachusetts law (Chapter 151 B) states that persons who live in publicly assisted housing or housing with 10 or more units are entitled to have the landlord make reasonable modifications to their units and/or the common areas of the premises if the modifications would not impose an undue hardship. Modifications might include widening a doorway, ramping up to five steps, installing a flashing light doorbell, or installing a grab bar. If federal money is involved, your landlord or the public housing authority might have responsibility to make modifications under section 504 of the Rehabilitation Act.

Note: There are situations where you may be required to pay for the modification.

For further information, contact the Massachusetts Office on Disability at:

(617) 727-7440 (Voice/TTY)
(800) 322-2020(Voice/TTY)
Web: www.mass.gov/mod.

MASSACHUSETTS HOUSING FINANCE AGENCY (MHFA)

Description
Loans to improve safety, energy efficiency, or access, correct code violations, install solar hot water and heating systems, wood burning furnaces. Low interest loans up to $15,000 are available for eligible persons in participating communities.

Eligibility:
* Owner occupied 1-4 family home
* Income guidelines and other federally established program guidelines
* Resident of eligible cities and towns

To find out if your community is participating in the Home Improvement Loan Program or would like more information about it, contact MHFA at:

Office of Single Family Programs
Home Improvement Loan Program (HILP)
1 Beacon Street
Boston, MA 02108
(617) 854-1000 (Voice)
(617) 854-1025 (TTY)
Web: http://www.mhfa.com

EMPLOYERS, UNIONS

Some large corporations and unions will help with adaptations if the employee, union member or family member has a disability.

RURAL DEVELOPMENT

Description:
Rural Development provides loans at interest rates from 1% to 6.75% depending on income level and family size.

Eligibility:
* Location in rural area
* Income level

For more information, contact state office in Amherst at
(413) 253-4300 (Voice) for numbers of county offices (or look in local phone book).
Web: http://www.rurdev.usda.gov

MASSACHUSETTS DEPARTMENT OF INDUSTRIAL ACCIDENTS (DIA)

Description:
Any person who is injured while working in Massachusetts is eligible for workers' compensation benefits if they loose five (5) or more days wages due to the injury. Any injury that results in five (5) or more days lost wages must be reported to the Department of Industrial Accidents (DIA) as well as the insurance carrier. The DIA is the adjudicating authority (or court) for disputed workers' compensation claims. Where an injury results in permanent disability, workers' compensation may pay for home adaptations to aid the injured worker. The insurance carrier may or may not approve such payments.

Eligibility:
* Injured on the job

For more information about Workers' Compensation, please contact the DIA at:

600 Washington Street
Boston, MA 02111
(617) 727-4900 (Voice)
(800) 323-3240 (Voice)
(800) 224-6196 (TTY)
Web: http://www.state.ma.us/dia

MASSACHUSETTS EXECUTIVE OFFICE OF ELDER AFFAIRS

Description
Up to $300 for repairs or adaptations for health and safety reasons.

Eligibility:
* 60+
* Must be a home care client
* Financial need

For more information, please contact the Executive Office of Elder Affairs at:

Executive Office of Elder Affairs
(800) 243-4636 (Voice/TTY)
(617) 222-7468 (Voice/TTY)
Web: www.mass.gov/elder

NOTES

We would like to thank all the agencies and organizations; which appear in this booklet, for providing us with updated information.

MASSACHUSETTS DEPARTMENT OF INDUSTRIAL ACCIDENTS (DIA)

Description:
Any person who is injured while working in Massachusetts is eligible for workers' compensation benefits if they lose five (5) or more days work due to the injury. Any injury that results in five (5) or more days lost wages must be reported to the Department of Industrial Accidents (DIA) as well as the insurance carrier. The DIA is the adjudicating authority (or court) for disputed workers' compensation claims. When an injury results in permanent disability, workers' compensation may pay for home adaptations to aid the injured worker. The insurance carrier may or may not approve such payments.

Eligibility:
* Injured on the job

For more information about Workers' Compensation, please contact the DIA at:

600 Washington Street
Boston, MA 02111
(617) 727-4900 (Voice)
(800) 323-3249 (Voice)
(800) 323-3249 (TTY)
Web: http://www.state.ma.us/dia

MASSACHUSETTS EXECUTIVE OFFICE OF ELDER AFFAIRS

Description:
Up to $300 for repairs or improvements for health and safety, as well as:

Eligibility:
* Age
* Must be a Massachusetts resident
* Financial need

For more information, please contact the Executive Office of Elder Affairs at:

Executive Office of Elder Affairs
(800) 243-4636 (Voice/TTY)
(617) 222-7468 (Voice/TTY)
Web: www.state.ma.us/elder

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